### Case 18-04993 Doc 1 Filed 02/23/18 Entered 02/23/18 12:51:14 Desc Main Document Page 1 of 55

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

#### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

t 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name		
Write the name that is on	Felix	
your government-issued picture identification (for example, your driver's	First name	First name
license or passport).	Middle name	Middle name
Bring your picture	Ocampo	
meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years	Felix Ocampo Brito	
Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2143	
	Your full name  Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  All other names you have used in the last 8 years Include your married or maiden names.  Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  All other names you have used in the last 8 years Include your married or maiden names.  Conly the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number  About Debtor 1:  Felix  First name  Ocampo  Last name and Suffix (Sr., Jr., II, III)  Felix Ocampo Brito

Debtor 1 Felix Ocampo

Page 2 of 55 Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names		■ I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs			
5.	Where you live	2153 N. Long	If Debtor 2 lives at a different address:			
		Chicago, IL 60634 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
bankruptcy		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Document Page 3 of 55 Case number (if known) Debtor 1 Felix Ocampo Tell the Court About Your Bankruptcy Case 7. Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay П The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No. bankruptcy within the Yes. last 8 years? Northern District of IL, When 10/18/11 11-42333 District **Eastern Division** Case number District When Case number When District Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When District Case number, if known Debtor Relationship to you

### 11. Do you rent your residence?

■ No.

Go to line 12.

District

☐ Yes.

Has your landlord obtained an eviction judgment against you?

When

☐ No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Case number, if known

Document Page 4 of 55 Case number (if known) Debtor 1 Felix Ocampo Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation. partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure **Bankruptcy Code and are** you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Felix Ocampo Document Page 5 of 55

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case number (if known) Debtor 1 Felix Ocampo Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **25,001-50,000** you estimate that you **5001-10,000 5**0,001-100,000 50-99 owe? **1**0,001-25,000 ■ More than 100,000 **1**00-199 **200-999** How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million ■ \$0 - \$50.000 □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Felix Ocampo Signature of Debtor 2 **Felix Ocampo** Signature of Debtor 1 Executed on February 21, 2018 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Felix Ocampo Document Page 7 of 55

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Alfredo	J. Garcia ARDC	Date	February 21, 2018
Signature of	Attorney for Debtor		MM / DD / YYYY
Alfredo J.	Garcia ARDC #6282408		
Ledford, V	Vu & Borges, LLC		
105 W. Ma			
Chicago, I			
Number, Street,	City, State & ZIP Code		
Contact phone	312-853-0200	Email address	notice@billbusters.com
#6282408	IL		
Por number 9 C	toto		

		DOGUIII	eni Paue o Ul SS	
Fill in this infor	mation to identify your	case:		
Debtor 1	Felix Ocampo			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an
				amended filing

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	258,610.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	2,300.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	260,910.00
Pa	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	205,905.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	23,132.26
	Your total liabilities	\$	229,037.26
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,461.19
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,273.00
Pa	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sc	hedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	ı personal	, family, or

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

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Page 9 of 55 Case number (if known) Debtor 1 Felix Ocampo

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$ 4,461.19

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	I otal claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

	Cas	se 18-04993	Doc 1		02/23/18 ument	Entered 02/23/1 Page 10 of 55	.8 12:51:	14 Des	sc N	Main
Fill in	this informa	ation to identify yo	ur case and t			1 800. 10 01 33				
Debto	r 1	Felix Ocampo								
D - I- 1 -	- 0	First Name	Midd	lle Name		Last Name				
Debto (Spouse	r 2 , if filing)	First Name	Midd	lle Name		Last Name				
United	l States Banl	kruptcy Court for the	: NORTHE	RN DISTI	RICT OF ILLIN	IOIS				
Case ı	number									Check if this is an amended filing
Sch n each nink it nforma	category, ser	as complete and acc space is needed, atta	ribe items. List urate as possib	ble. If two	married people	n asset fits in more than one are filing together, both are top of any additional pages	equally respo	onsible for su	pplyi	ng correct
Part 1:	Describe E	ach Residence, Build	ing, Land, or C	Other Real	Estate You Ow	n or Have an Interest In				
Do v	ou own or ha	ve any legal or equita	ıble interest in	anv reside	ence. building.	land, or similar property?				
<b>■</b> Y	o. Go to Part 2 es. Where is t									
1.1 ຊ	2153 N. Lor	20		What		? Check all that apply				
_		available, or other descript	ion		Single-family h Duplex or mult Condominium	i-unit building	the amount	of any secured	d clair	or exemptions. Put ms on Schedule D: cured by Property.
_					Manufactured	or mobile home	Current val	ue of the	Cui	rrent value of the
_	Chicago	IL 6	<b>0634-0000</b> ZIP Code	_ 📙	Land Investment pro	anorti.	entire prop	erty? <b>8,610.00</b>	por	tion you own? \$258,610.00
C	му	State	ZIF Code		Timeshare	ррепу	Ψ23	0,010.00		φ230,010.00
					Other <b>Dek</b>	otor's Residence				wnership interest by the entireties, or
				Who		in the property? Check one	a life estate	e), if known.		
(	Cook			_	Debtor 1 only					
_	ounty			- 🗀	Debtor 2 only  Debtor 1 and D	Debtor 2 only				
						the debtors and another		if this is com tructions)	muni	ty property
					information yo	ou wish to add about this iten on number:	m, such as loc	cal		

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$258,610.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Deb	tor 1	Case 18-			Entered 02/23 Page 11 of 55 Ca	/18 12:51:14 se number (if known)	Desc Main
			tors, sport utility ve	hicles motorcycles		_	
	No	,,	, open a, 10				
	No Yes						
	Yes						
3.1	Make Mode	E	on .	Who has an interest in the  Debtor 1 only	property? Check one	the amount of any s	red claims or exemptions. Put ecured claims on Schedule D: e Claims Secured by Property.
	Year:			Debtor 2 only		Current value of th	
		oximate mileage:	120,023	Debtor 1 and Debtor 2 on	•	entire property?	portion you own?
	Other	r information:		At least one of the debtor	s and another		
				Check if this is commun (see instructions)	nity property	<b>\$1,450</b> .	\$1,450.00
.p Part	ages y	ou have attach	ed for Part 2. Write to	n for all of your entries fro that number here ems terest in any of the followin			\$1,450.00
6 <b>H</b>	ousaho	old goods and	furnishings				portion you own? Do not deduct secured claims or exemptions.
E	xample ] No		nces, furniture, linens	, china, kitchenware			
			Dining Table/Ch Dishes/Flatware	Entertainment Center, chairs, Refrigerator, Stove, Coffee Maker, Bedrooks & Chair, and Hand-T	e, Microwave, Pots/ m Sets, Lamps, Bo	Pans,	\$200.00
			,	·			
E	l <b>ectron</b> i Example I No	es: Televisions a	and radios; audio, vide I phones, cameras, m	eo, stereo, and digital equipr nedia players, games	nent; computers, printer	rs, scanners; music co	llections; electronic devices
_	_	Describe					
	100.	20001130					
				Player, Computer, Prin , and Cell Phone.	ter, Tablet, Video-G	iame	\$350.00
E			I figurines; paintings, ions, memorabilia, co	prints, or other artwork; book llectibles	ks, pictures, or other art	objects; stamp, coin, o	or baseball card collections;
_	_	Describe					
_	. 55.	_ 5001150					
			<b>Books &amp; Family</b>	Pictures			\$50.00

Official Form 106A/B Schedule A/B: Property page 2

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Case number (if known) Document Debtor 1 **Felix Ocampo** 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... **Necessary Wearing Apparel** \$150.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses ☐ No Yes. Describe..... Pets: 2 Dogs \$0.00 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$750.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ No Cash \$100.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ■ No Institution name: ☐ Yes.....

Official Form 106A/B Schedule A/B: Property page 3

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Case number (if known) Case 18-04993 Felix Ocampo

De	ebtor 1	Felix Ocampo	Docament		Case number (if known)	
18.		, mutual funds, or publicly traded stoo bles: Bond funds, investment accounts w		ey market accour	nts	
	■ No	Institution or is	ouer neme:			
	⊔ Yes	Institution or is	ssuei name.			
	joint v	ublicly traded stock and interests in in venture	corporated and uninco	rporated busine	esses, including an interest ir	an LLC, partnership, and
	■ No					
	⊔ Yes.	Give specific information about them Name of entity:			% of ownership:	
	Negoti	nment and corporate bonds and other iable instruments include personal check egotiable instruments are those you cannot be instruments.	s, cashiers' checks, pron	nissory notes, and	d money orders.	
		Give specific information about them Issuer name:				
21.		ment or pension accounts oles: Interests in IRA, ERISA, Keogh, 40°	1(k), 403(b), thrift savings	accounts, or oth	er pension or profit-sharing pla	ns
	■ No					
	⊔ Yes.	List each account separately.  Type of account:	Institution na	ame:		
	Your s Examp	ty deposits and prepayments share of all unused deposits you have madeles: Agreements with landlords, prepaid				s, or others
	■ No		Institution n	ame or individual		
	<b>□</b> 165.		mondadiin	arrio or marriada.	•	
		ies (A contract for a periodic payment of	money to you, either for	life or for a numb	er of years)	
	■ No □ Yes	Issuer name and descript	ion			
		ts in an education IRA, in an account i C. §§ 530(b)(1), 529A(b), and 529(b)(1).	in a qualified ABLE pro	gram, or under a	a qualified state tuition progra	am.
	☐ Yes	Institution name and desc	cription. Separately file the	e records of any i	interests.11 U.S.C. § 521(c):	
	Trusts ■ No	, equitable or future interests in prope	erty (other than anything	g listed in line 1)	, and rights or powers exerci	sable for your benefit
	☐ Yes.	Give specific information about them				
	_Examp	s, copyrights, trademarks, trade secre bles: Internet domain names, websites, p			ements	
	■ No □ Yes.	Give specific information about them				
		es, franchises, and other general intar oles: Building permits, exclusive licenses	_	holdings, liquor l	licenses, professional licenses	
		Give specific information about them				
М	oney or	property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax ref	funds owed to you				•
	■ No					
	☐ Yes.	Give specific information about them, inc	cluding whether you alrea	dy filed the return	ns and the tax years	

	Case 18-04993	Doc 1	Filed 02/23/18 Document	Entered 02/23/18 12:51:14 Page 14 of 55	Desc Main
Debtor 1	Felix Ocampo		Boodinone	Case number (if known)	
Exan ■ No	ly support  nples: Past due or lump sum a  s. Give specific information	<i>,,</i> ,	usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
<i>Exan</i> ■ No	r amounts someone owes y nples: Unpaid wages, disabilit benefits; unpaid loans s. Give specific information	ty insurance p		efits, sick pay, vacation pay, workers' compe	nsation, Social Security
	ests in insurance policies nples: Health, disability, or life	e insurance; h	nealth savings account (H	HSA); credit, homeowner's, or renter's insurar	nce
☐ Yes	s. Name the insurance compa Comp	ny of each popany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
If you some	nterest in property that is during are the beneficiary of a living eone has died.  S. Give specific information			<b>d</b> surance policy, or are currently entitled to reco	eive property because
<i>Exan</i> ■ No	ns against third parties, when nples: Accidents, employments. Describe each claim			t or made a demand for payment to sue	
■ No	contingent and unliquidate  b. Describe each claim	ed claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims
■ No	inancial assets you did not s. Give specific information	already list			
	the dollar value of all of yo Part 4. Write that number he		•	ny entries for pages you have attached	\$100.00
Part 5: D	escribe Any Business-Related	Property You	Own or Have an Interest I	n. List any real estate in Part 1.	
	u own or have any legal or equi	table interest i	in any business-related pr	operty?	
☐ Yes.	Go to line 38.				
	Describe Any Farm- and Comme you own or have an interest in fa			n or Have an Interest In.	
■ No	ou own or have any legal or o. Go to Part 7. es. Go to line 47.	equitable in	terest in any farm- or c	ommercial fishing-related property?	
Part 7:	Describe All Property You	Own or Have a	n Interest in That You Did	Not List Above	
53. <b>Do yo</b>	ou have other property of ar	ny kind you d	did not already list?		

Examples: Season tickets, country club membership

■ No

☐ Yes. Give specific information.......

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Case number (if known) Document **Felix Ocampo** Debtor 1 54. Add the dollar value of all of your entries from Part 7. Write that number here ..... \$0.00 Part 8: List the Totals of Each Part of this Form \$258,610.00 55. Part 1: Total real estate, line 2 Part 2: Total vehicles, line 5 56. \$1,450.00 57. Part 3: Total personal and household items, line 15 \$750.00 Part 4: Total financial assets, line 36 58. \$100.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00 Total personal property. Add lines 56 through 61... 62. \$2,300.00 Copy personal property total \$2,300.00

Official Form 106A/B Schedule A/B: Property page 6

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$260,910.00

		DOCUME.	III I (1000, ±0 01 55	
Fill in this inform	ation to identify your	case:		
Debtor 1	Felix Ocampo			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ban	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

#### Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify the Property You Claim as Exempt

	••				
Pa	rt 1: Identify the Property You Claim as E	Exempt			
1.	Which set of exemptions are you claiming	? Check one only, eve	n if yo	our spouse is filing with you.	
	■ You are claiming state and federal nonban	kruptcy exemptions.	11 U.S	S.C. § 522(b)(3)	
	☐ You are claiming federal exemptions. 11	U.S.C. § 522(b)(2)			
2.	For any property you list on Schedule A/B	that you claim as exe	empt,	fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	2153 N. Long Chicago, IL 60634 Cook County	\$258,610.00		\$15,000.00	735 ILCS 5/12-901
	Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
	1999 Ford Expedition 120,023 miles Line from Schedule A/B: 3.1	\$1,450.00		\$2,400.00	735 ILCS 5/12-1001(c)
	Line Holli Schedule AVD. 3.1			100% of fair market value, up to any applicable statutory limit	
	Sofa, Loveseat, Entertainment	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
	Center, Coffee Table, End Tables, Dining Table/Chairs, Refrigerator, Stove, Microwave, Pots/Pans, Dishes/Flatware, Coffee Maker, Bedroom Sets, Lamps, Bookshelf, File Cabinet, Desk & Chair, and			100% of fair market value, up to any applicable statutory limit	

Hand-Tools.

Line from Schedule A/B: 6.1

Stereo, and Cell Phone.

Line from Schedule A/B: 7.1

\$350.00

Television, DVD Player, Computer,

Printer, Tablet, Video-Game System,

735 ILCS 5/12-1001(b)

\$350.00

100% of fair market value, up to

any applicable statutory limit

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Case number (if known)

ures 8.1 Apparel 11.1	Current value of the portion you own Copy the value from Schedule A/B \$50.00		\$50.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
8.1 Apparel	Schedule A/B \$50.00	•	\$50.00  100% of fair market value, up to any applicable statutory limit	
8.1 Apparel			100% of fair market value, up to any applicable statutory limit	
Apparel	\$150.00		any applicable statutory limit	735 II CS 5/12-1001(a)
• •	\$150.00		4450.00	735 II CS 5/12-1001/a)
			\$150.00	700 1200 0/12 100 1(a)
			100% of fair market value, up to any applicable statutory limit	
16 1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
10.1			100% of fair market value, up to any applicable statutory limit	
	n 4/01/19 and ever	nestead exemption of more than \$160,37 and 4/01/19 and every 3 years after that for ca	nestead exemption of more than \$160,375?  n 4/01/19 and every 3 years after that for cases fil	16.1  100% of fair market value, up to any applicable statutory limit

		Document	Page 1	8 of 55	<u> </u>	
Fill in this informatio	n to identify you	ur case:				
Debtor 1 <b>F</b>	elix Ocampo					
	st Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing) Fire	st Name	Middle Name	Last Name			
United States Bankrup	otcy Court for the	: NORTHERN DISTRICT OF ILLI	NOIS			
Casa numbar						
Case number					ПС	heck if this is an
					_	mended filing
						3
Official Form 10	)6D					
Schedule D:	 Creditors	S Who Have Claims S	Secure	d by Property	V	12/15
s needed, copy the Add		If two married people are filing togethe out, number the entries, and attach it to				
number (if known).						
1. Do any creditors have	•	,, , ,				
☐ No. Check this	box and submit t	his form to the court with your other s	schedules. Y	ou have nothing else to	o report on this foi	rm.
Yes. Fill in all o	f the information	below.				
Part 1: List All Sec	cured Claims					
2. List all secured claim	s. If a creditor has	more than one secured claim, list the cred	litor separatel	Column A	Column B	Column C
for each claim. If more th	an one creditor has	s a particular claim, list the other creditors	in Part 2. As	Amount of claim	Value of collatera	
much as possible, list the	claims in alphabeti	ical order according to the creditor's name	·-	Do not deduct the value of collateral.	that supports thi	s portion If any
2.1 Mr. Cooper		Describe the property that secures the	ne claim:	\$205,905.00	\$258,610.	
Creditor's Name		2153 N. Long Chicago, IL 606	34			
Attn: Bankrup		Cook County				
8950 Cypress	Waters	As of the date you file, the claim is: 0	heck all that			
Blvd Coppell, TX 7	5010	apply.				
		☐ Contingent				
Number, Street, City, S	State & Zip Code	☐ Unliquidated				
Who owes the debt?	Check one.	☐ Disputed  Nature of lien. Check all that apply.				
■ Debtor 1 only		☐ An agreement you made (such as m	ortgage or se	cured		
Debtor 2 only		car loan)	iongago oi oo			
Debtor 1 and Debtor 2	2 only	☐ Statutory lien (such as tax lien, mecl	hanic's lien)			
☐ At least one of the del	•	☐ Judgment lien from a lawsuit	ianio 3 non			
☐ Check if this claim re		_	Mortgage			
community debt		— Other (moduling a right to offset)				
	Opened					
	Opened 04/05 Last					
	Active					
Date debt was incurred	11/16/16	Last 4 digits of account numb	er 0041			
	=	Column A on this page. Write that numb	er here:	\$205,90	5.00	
Write that number her		the dollar value totals from all pages.		\$205,90	5.00	
Part 2: List Others	to Be Notified fo	or a Debt That You Already Listed				
		be notified about your bankruptcy for a				
		owe to someone else, list the creditor in t you listed in Part 1, list the additional				
debts in Part 1, do not f						
Nome Number 2	troot City Ct-t- 2	Zin Codo				
Codilis & Ass	treet, City, State & . sociates	Zip Coae	On wh	ich line in Part 1 did you er	nter the creditor? 2	<u>!.1</u>
15W030 N. Fr			Last 4	digits of account number _		
2017 CH 1055	•				_	
Burr Ridge, II	L 60527					

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Debtor 1	Felix Ocampo			Case number (if know)	
	First Name	Middle Name	Last Name		
Na 35 20	ame, Number, Street, City ationstar Mortgage 50 Highland Dr 017 CH 10559 ewisville, TX 75067	ė		On which line in Part 1 did you enter the creditor?	

J	, doc 10 0-1000 1	Document	Page 20 of 55	L.14 Description
Fill in this info	rmation to identify your			
Debtor 1	Felix Ocampo			
Debtor 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	LINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing
	E/F: Creditors W	/ho Have Unsecured	Claims Y claims and Part 2 for creditors with NOI	12/15
any executory co Schedule G: Exec Schedule D: Cred eft. Attach the Co	ntracts or unexpired leases cutory Contracts and Unexp ditors Who Have Claims Sec	that could result in a claim. Also li pired Leases (Official Form 106G). D cured by Property. If more space is i	ist executory contracts on Schedule A/B: Do not include any creditors with partially needed, copy the Part you need, fill it out, port in a Part, do not file that Part. On the	Property (Official Form 106A/B) and on secured claims that are listed in number the entries in the boxes on the
Part 1: List	All of Your PRIORITY Ur	nsecured Claims		
1. Do any cred	itors have priority unsecure	ed claims against you?		
No. Go to	Part 2.			
☐ Yes.				
Part 2: List	All of Your NONPRIORIT	TY Unsecured Claims		
3. Do any cred	itors have nonpriority unse	cured claims against you?		
☐ No. You h	nave nothing to report in this p	part. Submit this form to the court with	your other schedules.	
Yes.				
unsecured cla	aim, list the creditor separatel	y for each claim. For each claim listed	the creditor who holds each claim. If a credit if, identify what type of claim it is. Do not list claim that emore than three nonpriority unsecured that	laims already included in Part 1. If more
				Total claim
4.1 Candi	ca, LLC	Last 4 digits of acc	ount number	\$2,604.43
Nonprior	rity Creditor's Name			
	einstein and Riley PS Western Ave., Suite 40	When was the debt	incurred?	
	e, WA 98121	As of the data was t	file the eleier in O. J. H. H. J.	
	Street City State Zlp Code curred the debt? Check one.		file, the claim is: Check all that apply	
_				
	for 1 only	☐ Contingent		
	or 2 only	☐ Unliquidated		
_	or 1 and Debtor 2 only	☐ Disputed	NITY unacquired element	
	ast one of the debtors and an		RITY unsecured claim:	
☐ Ched	ck if this claim is for a com	illullity		the state of the land
	laim subject to offset?	☐ Obligations arisin report as priority clain	ng out of a separation agreement or divorce tims	mat you did not
■ No			or profit-sharing plans, and other similar deb	ots
☐ Yes		Other. Specify	Debt Owed	
		- Other, Specify	<del></del>	

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Case number (if know)

Debto	Felix Ocampo		Case number (if know)	
4.2	Chase Nonpriority Creditor's Name PO Box 15153	Last 4 digits of account number  When was the debt incurred?		\$4,083.95
	Attn: Bankruptcy Dept. Wilmington, DE 19886-5153 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit card	or Credit Use	
4.3	Convergent Outsourcing, Inc Nonpriority Creditor's Name	Last 4 digits of account number	9296	\$647.00
	Po Box 9004 Renton, WA 98057	When was the debt incurred?	Opened 01/16	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	<del>- ·</del>	
	Yes	Other. Specify Collection	Attorney T-Mobile Usa	
4.4	Convergent Outsourcing, Inc Nonpriority Creditor's Name	Last 4 digits of account number	6250	\$233.00
	Po Box 9004 Renton, WA 98057	When was the debt incurred?	Opened 2/01/16	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify 11 Sprint		

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Debtor 1 Felix Ocampo Case number (if know) 4.5 Convergent Outsourcing, Inc. Last 4 digits of account number 3870 \$118.00 Nonpriority Creditor's Name Po Box 9004 When was the debt incurred? **Opened 04/16** Renton, WA 98057 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Collection Attorney T-Mobile Usa 4.6 **Harris & Harris** Last 4 digits of account number 0788 \$268.00 Nonpriority Creditor's Name 111 W Jackson Blvd When was the debt incurred? Opened 9/07/17 Suite 400 Chicago, IL 60604 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify 10 Peoples Gas ☐ Yes 4.7 **Hycite Corporation** \$839.00 Last 4 digits of account number Nonpriority Creditor's Name 333 Holtzman Road When was the debt incurred? Madison, WI 53713 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Debt Owed ☐ Yes

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Debto	<sup>1</sup> Felix Ocampo	Case number (if know)	
4.8	Nationwide Credit & Collection Nonpriority Creditor's Name	Last 4 digits of account number	\$1,483.00
	815 Commerce Drive. Suite 270 Oak Brook, IL 60523 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the dam is. Oneck an that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Collections	
4.9	Sears Gold Master Card Nonpriority Creditor's Name	Last 4 digits of account number	\$5,011.60
	PO Box 182156 Columbus, OH 43218-2156	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit card or Credit Use	
4.1	Target	Last 4 digits of account number	\$7,844.28
	Nonpriority Creditor's Name P.O.Box 9475 Minneapolis, MN 55459	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	Other Specify Credit card or Credit Use	

Document Page 24 of 55 Case number (if know) Debtor 1 Felix Ocampo 4.1 TCF Bank \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 800 Burr Ridge Parkway Burr Ridge, IL 60521 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Notice ☐ Yes 4.1 The D'Attomo Law Firm \$0.00 Last 4 digits of account number 2 Nonpriority Creditor's Name Henry Alegria When was the debt incurred? 4257 N. Milwaukee Ave. Chicago, IL 60641 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Notice Only Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? American Infosource Line 4.3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Po Box 248838 Part 2: Creditors with Nonpriority Unsecured Claims Oklahoma City, OK 73124 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **American Infosource** Line **4.5** of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Po Box 248848 Part 2: Creditors with Nonpriority Unsecured Claims Oklahoma City, OK 73124 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Capital One Line 4.1 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 15000 Capital One Drive ■ Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address Capital One P.O. Box 6492

Richmond, VA 23238-1119

On which entry in Part 1 or Part 2 did you list the original creditor?

☐ Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Line 4.1 of (Check one):

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Debtor 1 Felix Ocampo		Case number (if know)
Carol Stream, IL 60197		
·	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	
Hy Cite/Brain Storm 333 Holtzman Road	Line 4.7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Madison, WI 53713		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	
Jefferson Capital Systems LLC PO Box 7999	Line 4.10 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Saint Cloud, MN 56302		■ Part 2: Creditors with Nonpriority Unsecured Claims
•	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	
Peoples Gas Light & Coke Company 200 East Randolph St.	Line 4.6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Chicago, IL 60601		■ Part 2: Creditors with Nonpriority Unsecured Claims
<b>.</b>	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	
Portfolio Receovery Associates P.O.Box 41067	Line 4.9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Norfolk, VA 23541		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	
Portfolio Receovery Associates P.O.Box 41067	Line 4.2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Norfolk, VA 23541		Part 2: Creditors with Nonpriority Unsecured Claims
,	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	· <u> </u>
Rush Oak Park Hospital 26099 Network Place	Line 4.8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Chicago, IL 60673		■ Part 2: Creditors with Nonpriority Unsecured Claims
<b>.</b>	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	·
Rush Oak Park Hospital Patient Dept. 4667	Line 4.8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Carol Stream, IL 60122		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	_
Sprint Nextel- Correspondence Attn Bankruptcy Dept	Line <b>4.4</b> of ( <i>Check one</i> ):	Part 1: Creditors with Priority Unsecured Claims
P.O.Box 7949		■ Part 2: Creditors with Nonpriority Unsecured Claims
Overland Park, KS 66207-0949		
	Last 4 digits of account number	
Name and Address <b>T-Mobile</b>	On which entry in Part 1 or Part 2 did	,
PO Box 629025	Line 4.3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
El Dorado Hills, CA 95762		Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	,
T-Mobile P.O.box 742596	Line 4.5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Cincinnati, OH 45274		Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	,
TCF Bank 444 Cedar St., Ste 220	Line 4.11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Saint Paul, MN 55101		■ Part 2: Creditors with Nonpriority Unsecured Claims
•	Last 4 digits of account number	

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Debtor 1 Felix Ocampo Case number (if know)

Name and Address TCF National Bank PO Box 170995 Milwaukee, WI 53217 On which entry in Part 1 or Part 2 did you list the original creditor?

Line <u>4.11</u> of (*Check one*): ☐ Part 1: Creditors with Priority Unsecured Claims

■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total				
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	<b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 23,132.26
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 23,132.26

		DUGUITIC	III FAU <del>C</del> Z <i>I</i> ULJJ	
Fill in this infor	mation to identify your	case:		
Debtor 1	Felix Ocampo			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is a
				amended filing

### Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3	<u> </u>		Clair		
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.5	· · · · · · · · · · · · · · · · · · ·				
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
	,		<b>3.</b> 4.0		

		Docume	ent Page 28 d	of 55
Fill in this	information to identify your	case:		
Debtor 1	Felix Ocampo			
DODIOI 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filin	ng) First Name	Middle Name	Last Name	
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case numb	ner			
(if known)				☐ Check if this is an
				amended filing
Sched Codebtors Deople are	filing together, both are equ	re also liable for any deb ally responsible for supp	olying correct informat	12/15 as complete and accurate as possible. If two married tion. If more space is needed, copy the Additional Pagto to this page. On the top of any Additional Pages, write
our name	and case number (if known	. Answer every question		
1. Do y	you have any codebtors? (If	you are filing a joint case,	do not list either spouse	e as a codebtor.
■ No				
☐ Yes				
Arizona  No.	Go to line 3.  Did your spouse, former spo	, Nevada, New Mexico, Pu	erto Rico, Texas, Wash	ry? (Community property states and territories include ington, and Wisconsin.)
in line Form out Co	2 again as a codebtor only	f that person is a guaran	tor or cosigner. Make	r if your spouse is filing with you. List the person shot sure you have listed the creditor on Schedule D (Office DeG). Use Schedule D, Schedule E/F, or Schedule G to Column 2: The creditor to whom you owe the debt
Ν	Name, Number, Street, City, State and Z	IP Code		Check all schedules that apply:
3.1				☐ Schedule D. line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
-	Number Street			<u> </u>
	City	State	ZIP Code	
3.2	Name			Schedule D, line
'	Hamo			☐ Schedule E/F, line
				☐ Schedule G, line
	Number Street			_
(	City	State	ZIP Code	

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C:III	in this information to identify your										
	in this information to identify your optor 1 Felix Ocam										
	otor 2 use, if filing)					_					
Uni	ted States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILL	INOIS							
	se number nown)		_				☐ An ☐ A s		nt showing	postpetition	chapter
0	fficial Form 106l							I / DD/ Y		lowing date:	
S	chedule I: Your Inc	ome									12/15
sup spo atta	as complete and accurate as posplying correct information. If you use. If you are separated and you have separate sheet to this formation.  Describe Employment	are married and not fili ur spouse is not filing w On the top of any additi	ng jointly ith you, c	, and your s lo not inclu	spouse is de inforn	s livi natio	ing with yo on about y	ou, inclu our spo	ide inform use. If mo	ation about re space is r	your leeded,
1.	Fill in your employment information.		Debto	Debtor 1			Debtor 2	or non-fili	ng spouse		
	If you have more than one job,	Employment status	■ Em	■ Employed				■ Emplo	yed		
	attach a separate page with information about additional	Employment status	□ Not employed				☐ Not employed				
	employers.	Occupation	Herba	life Distrib	outor		<u> </u>	lerbalit	e Distrib	utor	
	Include part-time, seasonal, or self-employed work.	Employer's name	Herba	Herbalife Nutrition			Herbalife Nutrition				
	Occupation may include student or homemaker, if it applies.	Employer's address		/. Olympic .ngeles, C/					Olympic I geles, CA		
		How long employed t	here?	9 years				9	years		
Par	Give Details About Mo	nthly Income									
	mate monthly income as of the ouse unless you are separated.	date you file this form. If	you have	nothing to re	eport for a	any li	ine, write \$	0 in the	space. Incl	ude your non	-filing
	u or your non-filing spouse have me space, attach a separate sheet to		ombine th	e information	n for all e	mplo	yers for th	at perso	n on the lin	es below. If y	ou need
							For Debto	or 1	For Deb	tor 2 or g spouse	
2.	List monthly gross wages, saldeductions). If not paid monthly,				2.	\$		0.00	\$	0.00	
3.	Estimate and list monthly over	time pay.			3.	+\$		0.00	+\$	0.00	

Calculate gross Income. Add line 2 + line 3.

0.00

0.00

0.00

0.00

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Deb	tor 1	Felix Ocampo	_	С	Case number (if kno	own)				
					For Debtor 1		non-f	Debtor : filing s	pouse	
	Cop	y line 4 here	4.		\$0.	.00_	\$		0.00	<u>)                                    </u>
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a.			.00	\$		0.00	<u> </u>
	5b.	Mandatory contributions for retirement plans	5b.			.00	\$		0.00	
	5c.	Voluntary contributions for retirement plans	5c.			.00	\$		0.00	
	5d.	Required repayments of retirement fund loans	5d.			.00	\$		0.00	_
	5e.	Insurance	5e. 5f.			.00	\$		0.00	_
	5f. 5g.	Domestic support obligations Union dues	51. 5g.		:	.00	\$		0.00	
	5g. 5h.	Other deductions. Specify:	5h.		·	.00	· —		0.00	_
6			_		·		-			_
6. 7.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.  culate total monthly take-home pay. Subtract line 6 from line 4.	6. 7.			.00	\$ \$		0.00	_
		·	٧.	•	Ψ <u>U.</u>	.00	Ψ		0.00	_
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.		\$ 800.	00	\$	3	661.19	
	8b.	Interest and dividends	8b.			.00	\$		0.00	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.			.00	\$		0.00	_
	8d.	Unemployment compensation	8d.		\$ 0.	.00	\$		0.00	<u> </u>
	8e.	Social Security	8e.		\$0.	.00	\$		0.00	<u> </u>
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.			.00_	\$		0.00	_
	8g.	Pension or retirement income	8g.		·	.00	. \$		0.00	_
	8h.	Other monthly income. Specify:	8h.	.+	\$0.	.00_	+ \$		0.00	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	800.	.00	\$	3	3,661.1	9
10	Cald	culate monthly income. Add line 7 + line 9.	10. \$	 \$	800.00	+ \$	3 60	61.19	= \$	4.461.19
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	<b>–</b>	000.00	.	- 0,00	,,,,,	_	7,701.13
11.	Stat Inclu	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not	depe		•			chedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies						12.	\$	4,461.19
13	Dov	you expect an increase or decrease within the year after you file this form	?						Combi month	ned ly income
		No.  Yes, Explain: Herbalife issues the pay-advices solely in the na		f D	ehtor's Wife	for th	heir cc	mhin	ed inc	ome

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EHIL	in this informe	tion to identify yo	ur caea:			Ī		
		non to identity yo	our case.					
Deb	otor 1	Felix Ocamp	0				if this is: An amended filing	
Deb	otor 2						supplement show	ving postpetition chapter
(Spo	ouse, if filing)					1	3 expenses as of	the following date:
Unit	ed States Bankr	ruptcy Court for the	NORTH	IERN DISTRICT OF ILLIN	OIS	<u></u>	MM / DD / YYYY	
	e number nown)							
O <sub>1</sub>	fficial Fo	rm 106J				]		
S	chedule	J: Your l	Exper	ises				12/15
Be	as complete a	and accurate as	possible eded, atta	If two married people ar ch another sheet to this				or supplying correct
Par 1.	t 1: Descr Is this a joir	ibe Your House	hold					
٠.	No. Go to							
	_		n a separ	ate household?				
	□N	0	-					
	□ Y	es. Debtor 2 mus	st file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Debto	or 2.	
2.	Do you have	e dependents?	□ No					
	Do not list Do Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.			Daughter		04	Yes
					Daughter		06	□ No ■
					Daugittei			■ Yes □ No
					Daughter		10	■ Yes
								□ No
					Daughter		15	Yes
3.		enses include f people other tl	han	No				
	•	d your depende		Yes				
Par	t 2: Estim	ate Your Ongoi	na Month	v Expenses				
Est exp	imate your ex	penses as of yo	our bankr	uptcy filing date unless y y is filed. If this is a supp	ou are using this followed are using the following the second sec	orm as a sup e <i>J</i> , check the	plement in a Cha box at the top o	pter 13 case to report f the form and fill in the
Incl	lude expense	s paid for with r	non-cash	government assistance i	f vou know			
the	value of such	n assistance and		cluded it on Schedule I: Y			Your expe	anege
(Off	ficial Form 10	161.)					Tour expe	######################################
4.		or home owners and any rent for the		ses for your residence. In r lot.	nclude first mortgage	e 4. \$		1,175.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a. \$		0.00
		rty, homeowner's	s, or renter	's insurance		4b. \$		0.00
				ipkeep expenses		4c. \$		100.00
5.		owner's associat		dominium dues our residence, such as ho	me equity loops	4d. \$ 5. \$		0.00
J.	Additional	nongaye payilit	onto for yo	our residence, such as no	me equity loans	J. Þ		0.00

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Debtor 1	Felix Ocampo Ca	ase num	ber (if known)	
. Utilit	es:			
6a.	Electricity, heat, natural gas	6a.	\$	300.00
6b.	Water, sewer, garbage collection	6b.	\$	100.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	0.00
6d.	Other. Specify: Cell Phones	6d.	\$	100.00
	Internet		\$	10.00
. Food	and housekeeping supplies	_ 7.	\$	500.00
	care and children's education costs	8.	\$	0.00
. Clot	ing, laundry, and dry cleaning	9.	\$	200.00
	onal care products and services	10.	·	100.00
	cal and dental expenses	11.	· ·	40.00
	sportation. Include gas, maintenance, bus or train fare.		<u> </u>	40.00
	of tinclude car payments.	12.	\$	210.00
	tainment, clubs, recreation, newspapers, magazines, and books	13.	\$	100.00
	table contributions and religious donations	14.	\$	0.00
5. <b>Insu</b>	<u> </u>		· -	
	of include insurance deducted from your pay or included in lines 4 or 20.			
15a.	Life insurance	15a.	\$	0.00
15b.	Health insurance	15b.	\$	0.00
	Vehicle insurance	15c.	·	63.00
	Other insurance. Specify:	15d.	·	0.00
	s. Do not include taxes deducted from your pay or included in lines 4 or 20.		T	0.00
Spec		16.	\$	0.00
	Ilment or lease payments:	_	·	0.00
	Car payments for Vehicle 1	17a.	\$	0.00
	Car payments for Vehicle 2	17b.	·	0.00
	Other Specific	17c.	·	0.00
	Other. Specify:	17d.	·	0.00
	payments of alimony, maintenance, and support that you did not report as	_ '''	Ψ	0.00
o. roui	cted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
	r payments you make to support others who do not live with you.		\$	0.00
Spec		19.	•	0.00
	r real property expenses not included in lines 4 or 5 of this form or on Schedu	_	our Income.	
	Mortgages on other property	20a.		0.00
	Real estate taxes	20b.	\$	0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
	Maintenance, repair, and upkeep expenses	20d.	·	0.00
	Homeowner's association or condominium dues	20e.	·	0.00
		21.	·	80.00
		_ 21.	· · · · · · · · · · · · · · · · · · ·	
Pos		_	+\$	15.00
Pet		_	+\$	80.00
Sch	pol Expenses & Supplies	_	+\$	100.00
2. Calc	late your monthly expenses			
	Add lines 4 through 21.		\$	3,273.00
	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	<u> </u>
			·	2 272 22
22C.	Add line 22a and 22b. The result is your monthly expenses.		\$	3,273.00
3. Calc	ılate your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	4,461.19
	Copy your monthly expenses from line 22c above.	23b.		3,273.00
				-,
23c.	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	1,188.19
For e	bu expect an increase or decrease in your expenses within the year after you ample, do you expect to finish paying for your car loan within the year or do you expect your motation to the terms of your mortgage?			or decrease because of a
■ N				

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Fill in this info	rmation to identify your	case:			
Debtor 1	Felix Ocampo	Middle News	Loct Name		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				<del>-</del>	neck if this is an nended filing
O#: a: a!	400Daa				
Official For <b>Declara</b>		an Individual	Debtor's So	chedules	12/15
	18 U.S.C. §§ 152, 1341, 1	,			
Sig	gn Below				
Did you pa	ay or agree to pay some	eone who is NOT an attor	rney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person			Attach Bankruptcy Petitio  Declaration, and Signatur	
	alty of perjury, I declare re true and correct.	that I have read the sum	nmary and schedules file	ed with this declaration and	
X /s/ Fel	lix Ocampo		X		
Felix	Ocampo ure of Debtor 1		Signature o	f Debtor 2	
Date	February 21, 2018		Date		

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Fill in	this inform	ation to identify you	r case:			
Debto	r 1	Felix Ocampo				
		First Name	Middle Name	Last Name		
Debto (Spouse	r 2 e if, filing)	First Name	Middle Name	Last Name		
		Jeruptov Court for the	NORTHERN DISTRICT	OE ILLINOIS		
United	J States Dai	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case i	number					theck if this is an mended filing
	cial For ement		Affairs for Indivi	duals Filing for B	ankruptcv	4/1
Be as o	complete a ation. If me er (if known	nd accurate as possi ore space is needed, ). Answer every que	ble. If two married people attach a separate sheet to	are filing together, both are this form. On the top of any	equally responsible for sup y additional pages, write you	
		current marital statu		a Lived Before		
	Married Not marr	ied				
2. D	uring the la	st 3 years, have you	lived anywhere other than	where you live now?		
	No Yes. List	all of the places you I	ived in the last 3 years. Do n	ot include where you live now	ı.	
C	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ldress:	Dates Debtor 2 lived there
					ity property state or territory ico, Texas, Washington and W	
	No Yes. Mal	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	official Form 106H).		
Part 2	Explair	the Sources of You	r Income			
Fi	II in the tota	amount of income yo	u received from all jobs and	ng a business during this yeall businesses, including parter together, list it only once ur		ndar years?
	] No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until I for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$3,976.00	☐ Wages, commissions, bonuses, tips	
			Operating a business		☐ Operating a business	

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Debtor 1 Felix Ocampo Document Page 35 of 55
Case number (if known)

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions an exclusions)	Sources of it d Check all that		Gross income (before deductions and exclusions)
	r last calen anuary 1 to	ndar year: December	31, 2017 )	☐ Wages, commissions, bonuses, tips	\$39,922.0	00 ☐ Wages, co bonuses, tips		
				Operating a business		☐ Operating	a business	
		dar year be December		☐ Wages, commissions, bonuses, tips	\$49,353.0	00 ☐ Wages, co		
				Operating a business		☐ Operating	a business	
5.	Include in and other winnings.  List each	come regard public bene If you are fil	dless of wheth fit payments; ing a joint cas the gross inco	e during this year or the two ler that income is taxable. Ex- pensions; rental income; inte- lee and you have income that your me from each source separa	amples of other income a rest; dividends; money co you received together, list	re alimony; child sup ollected from lawsuit t it only once under	s; royalties; a Debtor 1.	Security, unemployment, nd gambling and lottery
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions an exclusions)	Sources of in Describe belo		Gross income (before deductions and exclusions)
		y 1 of curre filed for bai	nt year until nkruptcy:	Rental income	\$1,600.0	00		
	r last caler anuary 1 to	ndar year: December	31, 2017 )	Rental income	\$9,600.0	00		
		dar year be December		Rental income	\$9,600.0	00		
Pa	rt 3: Lis	t Certain Pa	ovments You	Made Before You Filed for	Bankruptcy			
6.		r Debtor 1's Neither D	s or Debtor 2 ebtor 1 nor D	's debts primarily consume Debtor 2 has primarily consume personal, family, or househo	r debts? umer debts. Consumer d	lebts are defined in	11 U.S.C. § 10	01(8) as "incurred by an
		During the No.	90 days befo	re you filed for bankruptcy, d	id you pay any creditor a	total of \$6,425* or m	nore?	
		☐ Yes	paid that cr	each creditor to whom you pa editor. Do not include paymen	nts for domestic support of			
		* Subject		payments to an attorney for t t on 4/01/19 and every 3 year	. ,	on or after the date	of adjustmer	ıt.
	Yes.			r both have primarily consume you filed for bankruptcy, d		total of \$600 or more	e?	
		■ No.	Go to line 7					
		☐ Yes	include pay	each creditor to whom you pa ments for domestic support o this bankruptcy case.				
	Creditor	's Name an	d Address	Dates of payme	ent Total amount	•	Was this	payment for

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7.	Within 1 year before you filed for bankrupto Insiders include your relatives; any general par of which you are an officer, director, person in a business you operate as a sole proprietor. 11 alimony.  ■ No □ Yes. List all payments to an insider.	rtners; relatives of any gene control, or owner of 20% or	eral partners; partne more of their voting	erships of which you	u are a general ly managing ag	partner; corporations ent, including one fo	
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for the	his payment	
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cosi  No Yes. List all payments to an insider		·		count of a del	ot that benefited an	
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for the Include credit		
Pai	rt 4: Identify Legal Actions, Repossession	s, and Foreclosures					
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.						
	Case title Case number				Status of the case		
	Nationstar Mortgage Vs. Felix Ocampo 2017 CH 10559	Foreclosure	Circuit Court of County, IL	f Cook	■ Pending □ On appeal □ Concluded		
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below  No. Go to line 11.  Yes. Fill in the information below.  Creditor Name and Address	Describe the Property	rty repossessed, fo	oreclosed, garnis	hed, attached,	seized, or levied?  Value of the property	
	Within 00 days before you filed for beat your	Explain what happened	andia and beauty and the	! . ! ! !! !			
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment beca  ■ No  ☐ Yes. Fill in the details.		uding a bank or fin	nancial institution	, set off any an	nounts from your	
	Creditor Name and Address	Describe the action the	creditor took	Date a taken	action was	Amount	
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or an □ No □ Yes		rty in the possessi	ion of an assigned	e for the benef	it of creditors, a	

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Pa	t 5: List Certain Gifts and Contributions				
13.	■ No	ptcy,	did you give any gifts with a total value of more t	han \$600 per person	?
	Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person		Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:				
14.	■ No		did you give any gifts or contributions with a tota	al value of more than	\$600 to any charity?
	Yes. Fill in the details for each gift or cor			<b>D</b> (	W. I.
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	taı	Describe what you contributed	Dates you contributed	Value
Pai	t 6: List Certain Losses				
15.	Within 1 year before you filed for bankrupt or gambling?  No Yes. Fill in the details.	tcy or	since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other disaster,
	Describe the property you lost and how the loss occurred	nclude	ibe any insurance coverage for the loss e the amount that insurance has paid. List pending nce claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Pai	t 7: List Certain Payments or Transfers				
16.	consulted about seeking bankruptcy or pr	epari	id you or anyone else acting on your behalf pay on gabankruptcy petition? rs, or credit counseling agencies for services require		erty to anyone you
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	ы	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Ledford, Wu & Borges, LLC 105 W. Madison 23rd Floor Chicago, IL 60602 notice@billbusters.com		\$1,500.00 paid prior to case filing; \$1,500.00 to be paid by through the Chapter 13 Plan.	02/2018	\$1,500.00
	CIN Legal Data Services 4540 Honeywell Ct Dayton, OH 45424		\$60.00 for merged, multi-bureau credit report, credit counseling and debtor education courses.	02/2018	\$60.00
17.	Within 1 year before you filed for bankrupt promised to help you deal with your credit Do not include any payment or transfer that y	tors o		or transfer any prope	erty to anyone who
	□ No				
	Yes. Fill in the details.				
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment

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Debtor 1 Felix Ocampo

Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment made The D'Attomo Law Firm Debtor paid \$2,580.00 in legal fees for 07/2017 to \$2,580.00 Henry Alegria assistance with an unsuccessful 01/2018 4257 N. Milwaukee Ave. mortgage loan modification. Chicago, IL 60641 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details. Person Who Received Transfer Description and value of Describe any property or Date transfer was **Address** property transferred payments received or debts made paid in exchange Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Nο Yes. Fill in the details. Name of trust Description and value of the property transferred **Date Transfer was** made Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Type of account or Name of Financial Institution and Last 4 digits of Date account was Last balance Address (Number, Street, City, State and ZIP account number instrument closed, sold, before closing or Code) moved, or transfer transferred 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution Who else had access to it? Describe the contents Do you still Address (Number, Street, City, have it? Address (Number, Street, City, State and ZIP Code) State and ZIP Code) 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Name of Storage Facility Do you still Describe the contents Who else has or had access have it? Address (Number, Street, City, State and ZIP Code) to it? Address (Number, Street, City, State and ZIP Code)

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Debtor 1 Felix Ocampo

Pa	t 9: Identify Property You Hold or Control for S	omeone Else				
23.	Do you hold or control any property that someon for someone.	ne else owns? Include any propo	erty y	ou borrowed from, are storing for	, or hold in trust	
	No					
	Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	De	scribe the property	Value	
Pai	t 10: Give Details About Environmental Information	tion				
For	the purpose of Part 10, the following definitions a	pply:				
	Environmental law means any federal, state, or letoxic substances, wastes, or material into the air regulations controlling the cleanup of these substances.	, land, soil, surface water, groui	_			
	Site means any location, facility, or property as of to own, operate, or utilize it, including disposal s		ıl law,	whether you now own, operate, o	or utilize it or used	
	Hazardous material means anything an environm hazardous material, pollutant, contaminant, or si		us wa	ste, hazardous substance, toxic s	ubstance,	
Rep	ort all notices, releases, and proceedings that you	u know about, regardless of who	en the	ey occurred.		
24.	Has any governmental unit notified you that you	may be liable or potentially liab	le und	der or in violation of an environme	ental law?	
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	and	Environmental law, if you know it	Date of notice	
25.	Have you notified any governmental unit of any release of hazardous material?					
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	and	Environmental law, if you know it	Date of notice	
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.					
	■ No □ Yes. Fill in the details.					
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case	
Pa	t 11: Give Details About Your Business or Conn	ections to Any Business				
27.	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?					
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time					
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)					
	☐ A partner in a partnership					
	☐ An officer, director, or managing executive of a corporation					
	☐ An owner of at least 5% of the voting or equity securities of a corporation					

Case 18-04993 Doc 1 Filed 02/23/18 Entered 02/23/18 12:51:14 Document Page 40 of 55 Case number (if known) Debtor 1 Felix Ocampo No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name** Address Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed **Herbalife Nutrition Independent Contractor:** EIN: 800 W. Olympic Blvd. Distributor From-To 2008 to Present Los Angeles, CA 90015 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No ☐ Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Felix Ocampo Signature of Debtor 2 **Felix Ocampo** Signature of Debtor 1 Date February 21, 2018 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

#### (Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
  - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
  - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
    - By agreement of the parties for prepetition and preconfirmation work, including consultation, drafting petition and plan, 341 meeting, negotiation with creditors, court hearings, amendments etc.
  - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
  - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$1,500.00 toward the flat fee, leaving a balance due of \$2,500.00; and \$0.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: <b>February 21, 2018</b>	
Signed:	
/s/ Felix Ocampo	/s/ Alfredo J. Garcia ARDC
Felix Ocampo	Alfredo J. Garcia ARDC #6282408
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amo	ounts are blank.

**Local Bankruptcy Form 23c** 

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B2030 (Form 2030) (12/15)

### United States Bankruptcy Court Northern District of Illinois

In re	Felix Ocampo		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPEN	NSATION OF ATTOR	NEY FOR DE	BTOR(S)
C	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(compensation paid to me within one year before the filing the rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	4,000.00
	Prior to the filing of this statement I have received		\$	1,500.00
	Balance Due		\$	2,500.00
2. \$	<b>310.00</b> of the filing fee has been paid.			
3. 7	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. 7	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	I have not agreed to share the above-disclosed compe	ensation with any other person u	unless they are memb	pers and associates of my law firm.
1	☐ I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the nan			
<b>6.</b> ]	In return for the above-disclosed fee, I have agreed to rea	nder legal service for all aspects	s of the bankruptcy ca	ase, including:
t c	<ul> <li>Analysis of the debtor's financial situation, and render</li> <li>Preparation and filing of any petition, schedules, state</li> <li>Representation of the debtor at the meeting of credito</li> <li>[Other provisions as needed]</li> <li>Exemption planning; preparation and filing and filing of motions pursuant to 11 USC</li> </ul>	ement of affairs and plan which rs and confirmation hearing, and ing of reaffirmation agreem	may be required; d any adjourned hear	rings thereof;
7. I	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any dis			proceeding.
		CERTIFICATION		
	certify that the foregoing is a complete statement of any ankruptcy proceeding.	agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
	ebruary 21, 2018	/s/ Alfredo J. Gard		
Do	ate	Alfredo J. Garcia a Signature of Attorney Ledford, Wu & Bo 105 W. Madison 23rd Floor Chicago, IL 60602 312-853-0200 Fax notice@billbuster Name of law firm	y orges, LLC : : : :x: 312-873-4693	

### United States Bankruptcy Court Northern District of Illinois

In re	Felix Ocampo		Case No.	
	•	Debtor(s)	Chapter	13
	VE	RIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	28
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	tors is true and c	correct to the best of my
Date:	February 21, 2018	/s/ Felix Ocampo Felix Ocampo Signature of Debtor		

American Infosource Po Box 248838 Oklahoma City, OK 73124

American Infosource Po Box 248848 Oklahoma City, OK 73124

Candica, LLC c/o Weinstein and Riley PS 2001 Western Ave., Suite 400 Seattle, WA 98121

Capital One 15000 Capital One Drive Richmond, VA 23238-1119

Capital One P.O. Box 6492 Carol Stream, IL 60197

Chase PO Box 15153 Attn: Bankruptcy Dept. Wilmington, DE 19886-5153

Codilis & Associates 15W030 N. Frontage Road 2017 CH 10559 Burr Ridge, IL 60527

Convergent Outsourcing, Inc Po Box 9004 Renton, WA 98057

Harris & Harris 111 W Jackson Blvd Suite 400 Chicago, IL 60604

Hy Cite/Brain Storm 333 Holtzman Road Madison, WI 53713 Hycite Corporation 333 Holtzman Road Madison, WI 53713

Jefferson Capital Systems LLC PO Box 7999 Saint Cloud, MN 56302

Mr. Cooper Attn: Bankruptcy 8950 Cypress Waters Blvd Coppell, TX 75019

Nationstar Mortgage 350 Highland Dr 2017 CH 10559 Lewisville, TX 75067

Nationwide Credit & Collection 815 Commerce Drive. Suite 270 Oak Brook, IL 60523

Peoples Gas Light & Coke Company 200 East Randolph St. Chicago, IL 60601

Portfolio Receovery Associates P.O.Box 41067 Norfolk, VA 23541

Rush Oak Park Hospital 26099 Network Place Chicago, IL 60673

Rush Oak Park Hospital Patient Dept. 4667 Carol Stream, IL 60122

Sears Gold Master Card PO Box 182156 Columbus, OH 43218-2156 Sprint Nextel- Correspondence Attn Bankruptcy Dept P.O.Box 7949 Overland Park, KS 66207-0949

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TCF Bank 444 Cedar St., Ste 220 Saint Paul, MN 55101

TCF National Bank PO Box 170995 Milwaukee, WI 53217

The D'Attomo Law Firm Henry Alegria 4257 N. Milwaukee Ave. Chicago, IL 60641